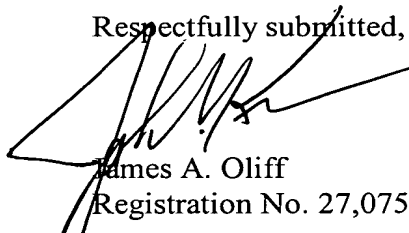


REMARKS

Claims 1-23 are pending in this application. By this Preliminary Amendment,
claims 1-21 are amended. No new matter is added.

Favorable consideration and prompt allowance of claims 1-23 are earnestly solicited.

Respectfully submitted,



James A. Oliff
Registration No. 27,075

John S. Kern
Registration No. 42,719

JAO:JSK/kap

Attachments:

Substitute Specification
Abstract

Date: January 30, 2004

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<p>DEPOSIT ACCOUNT USE AUTHORIZATION Please grant any extension necessary for entry; Charge any fee due to our Deposit Account No. 15-0461</p>
